

Summary

Determinants of the use of mobile payment systems by consumers in Poland and other European countries The first decades of the 21st century are marked by the very rapid popularization of smartphones and other mobile devices. This phenomenon, due to its enormous dynamics and impact on people's everyday lives and the functioning of the economy, is called the "mobile revolution". Currently, consumers have access to different payment solutions that differ significantly in their specific functioning. Their use by consumers is determined by many factors, and the multitude of technical solutions causes the heterogeneous development of mobile payments on a global scale. This phenomenon is therefore a promising research area that requires extensive scientific exploration. In a situation of dynamic development and the emergence of new mobile payment systems, competition is growing in the market. When choosing, consumers may be guided by many features of mobile solutions such as usability and convenience, which are also associated with the transaction speed. The last of these factors is particularly important because it applies to both customers and sellers. Both parties to the transaction have an impact on the payment process, directly through the activities performed, as well as indirectly through the payment infrastructure they use. Taking into account technological changes affecting all market participants, digital forms of payment should be characterized by increasing efficiency. The author researched the use of mobile payment systems and attempted to create a systematic knowledge base regarding this type of payment both in Poland and in selected European countries. The main aim of the dissertation is to examine the conditions for the use of mobile payment systems by consumers. Empirical data was obtained in a series of studies conducted by the author of the dissertation. The first study was a pan-European survey carried out under a grant from the National Science Centre. Another study was conducted as part of the research and development project of the UMK spin-off company, Technology for Mobile. It was a group interview using the FGI (Focus Group Interview) method. The last part was a series of studies on the payment process conducted by Technology for Mobile together with technological, retail, and research partners. The research used an innovative video timing 278 method, which allows for precise determination of the transaction duration and analysis of the payment process. The dissertation consists of an introduction, six chapters, and a conclusion. The first chapter of the work presents in a broad sense the functioning of the Polish payment system and payment systems, including the models of the functioning of payment card systems. The second chapter of the dissertation is a systematization of knowledge regarding mobile payments. An overview of definitional approaches to mobile payments was presented, and then a comprehensive classification approach was developed. The third chapter is a study of the scientific literature on the factors determining the use of mobile payments by consumers. The chapter ends with an analysis of research on the speed of transaction execution using mobile payments as a factor for their implementation. The fourth chapter presents the development of the Polish mobile payments market using available statistical data. The role of mobile banking in the implementation of mobile payments and the importance of the payment card market were presented. The fifth chapter includes a presentation of selected European mobile payment markets. For this purpose, detailed, difficult-to-access data for national mobile solutions, specific to individual European countries, was used. The sixth chapter of the dissertation is devoted to the analysis of the results of empirical research. The work ends with a summary containing the main research results and conclusions.